



CLARK COUNTY HOUSING OPTIONS STUDY AND ACTION PLAN

Project Advisory Group Meeting #7

August 24, 2021 – 3PM to 5PM

SUMMARY

PAG Members: Stephan Abramson, Ron Barca, Sierk Braam, Victor Caesar, Nancy Dong, Julia Getchell, Mark Maggiora, Eric Scott, Bryan Snodgrass, Dan Whiteley, Phil Wuest.

County Staff: Susan Ellinger, Jacqui Kamp, Jenna Kay

Consultants: Steve Faust (3J Consulting).

Steve Faust welcomed PAG members and guests to the seventh PAG meeting and reviewed the agenda. Steve also reviewed the PAG process through December 2021. Steve noted that American Sign Language (ASL) interpreters are assisting with this meeting and people can click on the Interpretation icon at the bottom of their screens and select 'English' or 'ASL'.

Steve Faust introduced possible strategies for Category C: Process Improvements, F: Other Strategies, and G: Displacement Strategies.

C. Process Improvements

- C-1. Permitting Process Streamlining
- C-2. Environmental Review
- C-3. Other Administrative Actions

F. Other Strategies

- F-1. Legislative Advocacy
- F-2. Accessibility
- F-3. Mote/Hotel Conversions to Housing
- F-4. Definition of Household

G. Displacement Strategies

- G-1. Mission Oriented Acquisition Funds/Partner with Local Housing Providers
- G-2. Manufactured Home and Tiny Home Communities
- G-3. Tenant and Homeowner Protections and Assistance
- G-4. Regulation of Short-Term Rentals



PAG members discussed the proposed strategies in two discussion groups. PAG members were asked to discuss the following questions:

1. Which of the strategies presented should be priorities for this project? Which are important, but are longer term? Which should be removed from consideration?
2. Are we missing any strategies within these categories?

Group #1

C. Process Improvements

C-1. Permitting Process Streamlining

C-1.1. Permit the majority of residential uses through a Type I review instead of Type II. The group enquired as to why using the Type I process is not already the standard for review. Staff commented that they would likely be unable to complete all residential reviews within the Type I timeframes with current staffing levels. A PAG member stated that the development community has concerns about timeframes to get things approved and that needs to be considered. This may need to move to medium effort due to the need for more staffing to implement. This may be helpful, but it may not be a driver of affordability because not enough of an impact. May be second tier prioritization. Doesn't rise to the top.

C-1.2. Develop pre-approved model plans for new middle housing types. Some communities have shovel ready, pre-approved models that can come to fruition in short order. With these types of projects, communities could appear homogenous. That wouldn't be an issue for Clark County as most projects will be infill type development, not large green field development. Middle housing needs to be emphasized for these types of projects. One member reviewed the standards from Lacey, Washington and felt it is a good example of a jurisdiction that has implemented this approach with a good scope, variety of sizes and designs. That city has worked through some of the issues that can come up with these reviews.

There was concern that the standards for ADUs need to be considered carefully such as parking and similar requirements. Incentives are also important as ADUs can be expensive to build. To make this more impactful, it needs to be coupled with other provisions. There is some concern that the cost of developing model plans may outweigh the benefits. Incentivizing the initiation of infill projects was seen as important. City of Vancouver has some good incentive programs such as access to purchase properties and facilitating zone changes. Jurisdiction can play an important role with this type of assistance.

C-1.3. Streamline land use, engineering and building permit reviews. There was general support for providing expedited review as a priority for affordable housing projects and possibly for middle housing. Electronic submittals would also be very helpful. During COVID, submitting through

paper process has been challenging. The funding for affordable projects is not always locked in place when a project is submitted, so it may be difficult to show it is an affordable project.

There are likely standards that could be adjusted for affordable projects. Allowing expedited review for affordable projects will require the county to adopt an official definition of affordable. There was concern over coupling solutions and the possibility that it could hold up some needed solutions like shorter review times if some of the strategies take longer through the adoption process.

C-2. Environmental Review

In relation to all three of these strategies, there was general concern about how these processes would work. There was some concern that with the broader use of SEPA, there could be more possibility for NIMBY sentiments and individuals challenging projects. There are some safe harbors for projects within cities for SEPA appeals, but this does not apply to counties. An example of a planned action is The Heights development within the City of Vancouver. The concept is that processes like a planned action can front load the development process for large projects. An idea was raised that there could be a policy with large subarea plans to require a percentage of affordable housing. City of Vancouver had an applicant of a large development willing to provide affordable housing with some tax exemption incentives from the city. For larger developments, it would not be that hard to include some affordable housing.

C-3. Other Administrative Actions

- C-3.1. Consider a time-limited or limited supply strategy for the development of certain housing types, such as ADUs, by offering financial incentives or impact fee waivers for the first ten projects, or in the first two years. As an example, in Portland, it took some time for the creation of ADUs to occur after the regulations were approved. This type of program could be a valid incentive if marketed as a scarcity, like limited fee waivers. Incentives are important to help win the public over and get the construction of ADUs started. Important to understand why the construction isn't happening. This could also help with the short-term rental limitation discussed below. Incentives should be tied to criteria that differentiates between different types projects. Need to get the market excited for the opportunity. There was some question as to how many ADUs might be built and how much interest there is in this type of program. This is difficult to answer because the local community is not interested in this opportunity yet. Communities where incentives have been in place for some time need to be studied. Need to mobilize local owners that want to stay on their parcel or that want to provide a community benefit.

One member has experience from Colorado that showed that property owners are interested in constructing ADUs but the financing can be complicated. Revolving loan funds with low interest rates can help and if the unit is kept affordable for a certain time period, some of the loan amount can be forgiven. May need to partner with another community agency to make this happen. City

of Vancouver reduced some standards for ADUs and had some increase in number of units provided but other issue such as financing assistance may be more impactful. Community partnerships are very important to provide desire for owners to want to develop.

- C-3.2. Partner with community groups to host ADU or other middle-housing workshops. There was some concern that the public doesn't fully understand community land trusts and the benefits. Good marketing and positive acclaim from people who have done it would be helpful. Members of the group expressed support for this concept.
- C-3.3. Create a housing demonstration project or pilot program. The group did not have comments on this strategy.
- C-3.4. The group did not have comments on this strategy other than what is mentioned in 3.1 and 3.2.
- C-3.5. Monitor housing development over time. The group did not have comments on this strategy.

F. Other Strategies

F-1. Legislative Advocacy

- F-1.1. Support the County Council in state legislative advocacy to fix issues with the state's condominium defect liability law. The Vancouver Housing Authority looked into a home ownership condominium project, but the insurance needed to cover the construction defect issues was too high to make the project affordable. Proud Ground ran into similar issues in Portland. Under nine units may not require that type of insurance, so smaller projects may be preferable. The members felt this should be a high priority for the county and the state. This issue has exacerbated problems for middle housing.
- F-1.2. Support the County Council in state legislative advocacy that supports locally-owned rental housing. This strategy was added to the list based on discussion in previous meetings. So far, staff hasn't been able to come up with strategy on how this could be accomplished. The group did not have any ideas for how this may be realized. They also expressed that they thought that the vast majority of construction and ownership within the county is local. They did not see a feasible way to support this idea.

F-2. Accessibility

- F-2.1. Adopt a "visitability" program. The City of Vancouver is looking into this concept. There was support for modeling a program on the Ridgefield program which centers around reductions in building permit fees. Members felt that the most difficult part of implementation is the "no step, barrier-free main entrance," which usually requires a flat site. There was support for an incentive program where possible.

F-3. Mote/Hotel Conversions to Housing

F-3.1. Allow for the conversion of existing motels and hotels to permanent housing. The Vancouver Housing Authority already has a program for Hotel/Motel conversions and recently purchased a hotel for this purpose. State has a program for these conversions as well. Currently, the biggest barrier to this type of project in the county is that residential units are only allowed above the ground floor. There was support for allowing outright or with limited approvals. There was some community push-back on the conversion by the VHA of the hotel into a shelter but there was positive support from the City and County Councils for the project. This strategy was seen as low-hanging fruit/easy to implement and was supported by the group.

F-4. Definition of Household

F-4.1. Revise the definitions of “household,” “housekeeping unit,” and “family” per SB 5235/RCW 35.21 to remove numbers of unrelated persons that may define a household, a family, or occupy a dwelling unit, is a state mandate. The county code does have some definitions that need revision. Similar to the previous strategy, this was seen as low-hanging fruit/easy to implement and was supported by the group.

G. Displacement Strategies

G-1. Mission Oriented Acquisition Funds/Partner with Local Housing Providers

G-1.1. Monitor or support VHA monitoring efforts on regulated affordable housing properties that are nearing their affordability expiration dates. The group expressed support for this as a high priority. It is vitally important to be able to assess the type of development that is occurring in the county to see what is provided and how it compares to other jurisdictions. There is not a way to know if there is success or if changes need to occur unless there is monitoring.

G-1.2. Adopt a notice of intent to sell ordinance. This strategy would give people more time to know if they need to move. The group felt this was typically one of the more important strategies. If a new owner purchases a structure and makes improvements, rents could be increased. There was support for giving non-profits the ability to purchase a structure before it goes on the market.

G-1.3. Explore partnerships and opportunities with community land trusts. The group questioned if there is an active land trust in Clark County? Proud Ground is working on behalf of Vancouver Housing Authority implementing a down payment program. The basic concept was discussed, which includes land held in trust to allow it to be more affordable. This concept hasn’t gotten off the ground in Clark County. Individual properties can be included in the land trust, it doesn’t have to be a group of homes. Proud Ground does receive funding from Clark County down

payment assistance and at the state level for some of these types of projects, but there was concern that non-profits are getting outbid even with down payment assistance.

G-2. Manufactured Home and Tiny Home Communities

G-2.1 Provide resources and support with the Mobile Home Park Preservation and Relocation Assistance Program and mobile home park conversion to cooperative programs. The group expressed that they would like to see additional research on this concept and if there are any existing active programs within the county.

G-3. Tenant and Homeowner Protections and Assistance

G-3.1 Continue renter assistance fund programs/support.

G-3.2 Support state legislation that invests in affordable housing, rental assistance, and tenant protections.

G-3.3 Expand existing homeownership weatherization, rehabilitation, and energy assistance grants.

Clark County Community Services may have some existing programs related to these strategies. The group felt this was likely very important to prevent displacement. Members thought that each of the programs is already offered in some format but that more research is needed regarding if gaps exist.

G-4. Regulation of Short-Term Rentals

G-4.1 Research short-term rental impacts in Clark County and, if needed, development of a county policy around short-term rentals. The group expressed that they believe that it is the right time to put policies in place regarding short term rentals.

Missing strategies

Infill Ordinance

The county had previous infill ordinances which were repealed. There was interest in reviewing if this would be appropriate to bring back and where it could be valuable. There was support for smaller lot sizes with proportionally sized homes to get middle housing options as infill or as a general development option. The idea of requiring developers to indicate the final cost of units in a development was discussed. If the price of housing is important to public policy, knowing the proposed price point in each development earlier in the process is important. Approvals could be tied to the levels that are proposed. In some cases, the City of Vancouver requests this type of information to be provided voluntarily with re-zone proposals.

Smaller Lot Sizes

Smaller lot sizes with smaller footprints that look proportional to middle housing options are needed.

Incentive Programs

- It would be useful to require residential development proposals to indicate what they are likely to be charging for rent. In most cases they will know this information when coming in for site plan review. If price of housing is so important, we should have some sense of what that is earlier in the process.
- The idea that any incentive programs need to have monitoring as part of the program to ensure accountability.

Group #2

C. Process Improvements

C-1. Permitting Process Streamlining

- C-1.1 Permit the majority of residential uses through a Type I review instead of Type II. Discussed as deserving a closer look. For instance, Type I could work for a 4-plex in a zone with attached homes, but if a project involves a site plan, it may not be realistic for staff review to be done in 21-days. In general, there was support for the idea, and also interest in seeing more work on it. The group also discussed the difference in the notification requirements of adjacent property owners in Type I and Type II processes. No notice is required for Type I processes and is a requirement for Type II processes. There was concern about all projects going through a Type I process because of that. For more elaborate projects, you would want to provide an opportunity for neighbors to comment.
- C-1.2 Develop pre-approved model plans for new middle housing types. Received a mix of feedback. In general, several group members liked the idea. One suggestion was to pre-approve a more general plan that allowed for some customization. There was concern about how much traction the county would get with something like this strategy since every client and property is different and it might be hard to get replicable plans.
- C-1.3 Streamline land use, engineering and building permit reviews. Generally received support with the following accompanying feedback. One question was: what's the targeted housing type for streamlining? Some group members like the City of Vancouver's streamlined review option for Type II site plans. Some group members thought the county's engineering review was more efficient than in the City of Vancouver. Some group members preferred the timing of being able to take their application through engineering review earlier instead of the current process where an application needs to come in with preliminary land use approval before going through engineering review. You have to wait for the appeal period to be over to move to the next phase of review, which then causes a longer timeline. Some group members thought you could knock 3-4 months off of a project timeline with earlier engineering review. One group member asked about the need for electronic plan review. Some of the developers in the group noted

they are fine submitting plans either electronically or in hard copy. They noted that when the City of Vancouver first switched to electronic review it was clunky, but the process has gotten better over time.

C-2. Environmental Review

- Some group members noted that SEPA review is not a huge hurdle and typically doesn't stop a project.
- The City of Vancouver has done several subarea plans with accompanying non-project EIS. It can't hurt to do that. It can have an impact on projects like the Esther Short Redevelopment and Riverview Gateway where it provides some certainty. However, it doesn't move the needle that much.
- Some group members identified that the C-2 strategies were not at the top of their priority list.

C-3. Other Administrative Actions

- C-3.1 Consider a time-limited or limited supply strategy for the development of certain housing types, such as ADUs, by offering financial incentives or impact fee waivers for the first ten projects, or in the first two years. Received feedback that this might encourage people who were already thinking about a project. Some group members wondered what the trade-off would be of this strategy. It could be okay for "mom and pop" developers. One group member suggested a tax incentive related to reducing the property's assessment for the first 5-years and liked the idea as a quality-of-life option for people who are getting older and choosing to age in place. Another group member viewed the strategy as great for homeowners, but thought it would only have so much impact on providing affordable housing. Big picture, ADUs will likely only be a small portion of the affordable housing solution.
- C-3.2 Partner with community groups to host ADU or other middle-housing workshops. Generally received the feedback from the group that the county might not need to take this on. They also noted this strategy could go along with strategy C-3.1. A group member noted that local banks sometimes support these types of events and could be an example of other community entities helping support this strategy.
- C-3.3 Create a housing demonstration project or pilot program. Received a lot of enthusiasm from one group member. They explained that housing is really complicated and strategies that allow for flexibility have a lot of potential. For instance, adjusting the PUD ordinance to provide more flexibility and allowing for the market to bring forward projects is one approach. Another suggestion was to look at the City of Gresham Innovative Housing Demonstration Projects code (Section 7.0300) which allows developers to bring projects to the city and explain how they're different than what's already allowed in code and explain how and why their proposal will work. Essentially, it provides an avenue to bring solutions to the jurisdiction. The jurisdiction can cut-off the approach at any time or revisit it periodically. The City of Gresham's code includes criteria that need to be considered for approval. For instance, it could include density

bonuses, open space requirements, and require a certain number of product types. There could be a few ways to approach it.

C-3.4 There were no comments on this item.

C-3.5 Monitor housing development over time. Received feedback from the group including that the county doesn't need to do more monitoring than it's already doing since some commercial services already track housing development data. Another suggestion related to subarea planning, where one group member recommended that you could integrate monitoring with the development types in a specific neighborhood. The subarea plan is important because it provides a sense of where parks are needed, for instance. At a previous meeting, they spoke about pockets of commercial development in residential areas. If this type of review is part of a subarea plan, then separate monitoring via the C-3.5 strategy is not necessary.

F. Other Strategies

F-1. Legislative Advocacy

F-1.1 Support the County Council in state legislative advocacy to fix issues with the state's condominium defect liability law. Received support from one group member who viewed condominiums as one of the only ways for some people to move from renting to ownership. They also noted that condominiums currently tend to only work for higher end projects because the risk is calculated into the cost.

F-1.2 Support the County Council in state legislative advocacy that supports locally-owned rental housing. Received some support because several group members see the trend of big companies and banks owning a lot of residential properties. Some members noted they weren't sure how real estate financing may be impacted or discouraged to invest in certain types of housing in this area if this legislation existed. Another suggestion was that the legislative level may not be the right approach. Another strategy may be needed to support local landlords.

F-2. Accessibility

F-2.1 Adopt a "visitability" program. Received support from some group members. One member suggested as much ground floor residential should be built to be as visitable as possible due to the high need with the growing older population. Several group members noted that this doesn't need to cost more, it's just good design that allows for more people to use the housing, not just those who are able-bodied.

F-3. Motel/Hotel Conversions to Housing

- F-3.1 Allow for the conversion of existing motels and hotels to permanent housing. Received interest and a variety of discussion. There were questions if this strategy would apply to roadside motels, such as those along Highway 99 and wondering about the desirability of turning some of those spaces into housing. Another suggestion was to look at the code closely and examine what would happen if we did a conversion? For instance, if you created a residential use in a commercial zone, would it be considered a non-conforming use? It could get complicated with zoning categories. Another suggestion was about expanding the idea to the retrofit of shopping malls. One member noted that hotels and motels tend to be located near services and could help address concerns about urban sprawl. It was noted that this strategy relates to other strategies around residential uses in commercially zoned land. Another comment was to consider thinking about concrete density, i.e., commercial areas tend to be short on yard space, trees, etc. If we were to allow conversions, they would need to include landscaping such as converting parking to greenspace to make more attractive living spaces.

F-4. Definition of Household

- F-4.1 Revise the definitions of “household,” “housekeeping unit,” and “family” per SB 5235/RCW 35.21 to remove numbers of unrelated persons that may define a household, a family, or occupy a dwelling unit, is a state mandate. The group didn’t have comments on this item.

Displacement Strategies

G-1. Mission Oriented Acquisition Funds/Partner with Local Housing Providers

- G-1.1 Monitor or support VHA monitoring efforts on regulated affordable housing properties that are nearing their affordability expiration dates. Received feedback that the VHA monitors their own projects and decides whether or not to sell a project. Sometimes selling one project could finance more housing. One suggestion was about the WA State Finance Commission-funded housing projects which are tracked by the state, and that it would be helpful if there was a proactive process for letting local governments know when those projects were nearing their affordability expiration dates.
- G-1.2 Adopt a notice of intent to sell ordinance. Sounded interesting to the group, but they didn’t know much about it.
- G-1.3 Explore partnerships and opportunities with community land trusts. Received feedback that this strategy goes along with G-1.1. There is a need for funding from the county or an entity like the Community Foundation of SW WA to buy a property and keep it affordable when the affordability requirements are ending. Another comment was that they tend to see affordable housing properties flip to non-affordable housing in gentrifying areas, but don’t see it too much in other areas.

G-2. Manufactured Home and Tiny Home Communities

- G-2.1 Provide resources and support with the Mobile Home Park Preservation and Relocation Assistance Program and mobile home park conversion to cooperative programs. Received feedback that manufactured home parks provide a large opportunity for affordable housing and that they often trade hands without going on the market. One group member suggested supporting anything that would support preservation and improvements in manufactured home communities.

G-3. Tenant and Homeowner Protections and Assistance

- G-3.1 Continue renter assistance fund programs/support. Supported by the group.
- G-3.2 Support state legislation that invests in affordable housing, rental assistance, and tenant protections. Also received support.
- G-3.3 Expand existing homeownership weatherization, rehabilitation, and energy assistance grants. Received a question about how this strategy adds more housing. The group discussed how it can help some people stay in their homes by lowering maintenance and utility costs. One group member noted a group in Portland that uses weatherization programs to pay for some of the rehab on rental properties because it can help lower the cost of the rehabilitation. This strategy doesn't need to be limited to individual homeowners and could expand to include rental housing too.
- G-3.5 Which is about foreclosure assistance, received feedback that support could also include finance education.

G-4. Regulation of Short-Term Rentals

- G-4.1 Research short-term rental impacts in Clark County and, if needed, development of a county policy around short-term rentals. Received feedback that there may be reasons to pursue the strategy, but it may not be a top priority related to housing affordability. One member mentioned the program in the City of Portland where the city waives system development charges if you build an ADU and turn it into a long-term rental for a certain period of time.

Missing Strategies

- One additional strategy suggested for consideration was expanding ADUs in rural areas of the county. Staff confirmed that since this project is focused on the unincorporated urban growth area, this strategy wouldn't apply for this project.

Report Back

- Good discussion and feedback on things to consider. The group is in favor of moving more residential projects into a Type I process, but for what projects does that make sense? Also consider that neighbors are not able to provide comment in a Type I process. Like the idea of process improvement strategy for reviewing engineering and building plans and best practices from other jurisdictions. Support for demonstration projects and look to what the City of Gresham is doing to allow developers to propose developments that aren't currently allowed in code. Whatever the County can do to support manufactured home parks. Similar support for tenant and homeowner assistance. Support making it easier for people to build ADUs.
- Code changes to allow hotel and motel conversions to affordable housing was important to the group and changing the definition of household is low hanging fruit. A lot of discussion about gathering data and monitoring affordable housing availability over time. The same goes for adopting a Notice of Intent to Sell so that information can be monitored. Need to take another look at the repealed infill ordinance to see where it is needed and can be effective. Also, looking at smaller lot sizes to allow housing units at the price levels needed to address housing gaps in the County. Regarding monitoring, it would be useful to require residential development proposals to indicate what they are likely to be charging for rent so we have some sense of what that is earlier in the process.

Public Comment

- I appreciate all the information this group has gone through and the time to go through this. This is an incredibly important conversation and I hope we can push through some policy changes that will benefit people and make housing more attainable in our county:
 - As an ADU builder, we need to have pre-approved plans. That will change the process. It's messy on how to get there and may need to purchase those plans from people who are building them and offer an incentive to them to retain ownership of that plan. You're going to need more than just four because lots are situated differently. I don't like to hear that resources aren't available for it; to me that means it's not a priority. The resources are available and we need to re-prioritize our funding.
 - We should focus on finding out the barriers that are preventing these strategies and removing those barriers.
 - We need to define the term 'affordable'. The word is used often and therefore means nothing. We need to agree on what that term means.
 - The idea for a 'right of first refusal' for tenants to purchase a house where the owners are selling should be explored. There could be a program for down payment assistance and to keep their payments at the same level as their rent. A lien would be put on the house to replenish that funding source when the house sells.
 - Mobile home park preservation is critical, but challenging when you limit property owner rights.
 - Tenant protections are important too, but have to be careful here too. Landlords with one or two units are exiting the market due to new restrictions placing them at risk.

- I work for the Washington Advocates for the Deaf and Hard of Hearing. I work with this community and their housing needs. This is an invisible disability that doesn't mean wheelchair ramps. It means doorbells and fire alarms with lights. Much of our community is on SSI or SSDI. We want to know when the screening for applicants changes and what is considered in those screenings to help people qualify. How can someone overcome background history issues? When it comes to background and screenings, we are particular about who is labeled as homeless. Deaf people don't sleep on the streets because it is dangerous. They will stay on a couch, so they don't have a permanent address. Keep the deaf and hard of hearing community in mind.
- I recently moved here and realized that the cost for apartments has increased dramatically. With SSI it is hard to meet the rent level. You have to have a roommate even to rent a studio. I prefer to live alone. How can we meet the needs of people who are struggling to find a place where they can live? Apartments are very spendy. I have a friend who is deaf and handicapped and struggling with finding housing. A lot of deaf people are struggling.

County staff and PAG members will follow up with resources in response to the comment above.

Next Steps

Phase 3 to develop recommendations will go through the end of December, before preparing the action plan and beginning the legislative adoption process. There will be no PAG meeting in September. The next PAG meeting will take place on October 26th. County staff and Steve will present to the County Planning Commission on September 2nd at 5:30pm. The same presentation will be given to County Council at a date to be determined. County staff will meet with the DEAB on September 2nd at 2:30pm. The project team may reach out to PAG members in advance of the October meeting through email or an online questionnaire to help identify priorities.

Thanks to everyone for their participation.

Adjourn

Jacqui adjourned the meeting at 5:05pm.

Additional PAG Comments

Heidi Rosenberg

September 5, 2021

From a schools' perspective, the definition of single vs multi-family unit (because they have different impact fee rates) and how ADU's are handled are important issues that are associated with school impact fees. Also, agreement on which developments could be seen as not producing school-aged children and therefore could be exempt from school impact fees may need further discussion. I'm hoping you'll hear back from other school representatives in the near future.

Martha Maier

September 11, 2021

Hi Jenna – I was able to watch the meeting yesterday, including breakout room #1. I agreed with most of what they had to say about the strategies.

I'm in particular support of:

- C-1.3: streamlining permit reviews – particularly for affordable and middle class housing
- F-1.1: I support this and anything that would encourage the building of condos – unlike townhouses, condo units can be all on the same floor, making them more accessible for those who can't handle stairs.
- F-3.1: This seems like a helpful and relatively easy thing to do.
- F-4.1: As others mentioned, updating the definition of household seems overdue

Also

- I agree with others that "affordable housing" needs to be defined